



TotalPay® Card

together with  money network®

Welcome to your TotalPay® Card, a prepaid debit card that will give you immediate access to your funds on payday.

Now you can safely and conveniently access your pay without all the hassles of a paper paycheck. Just follow the instructions below to start using your card.

Card Activation and PIN Set-Up Instructions

IMPORTANT: Before using your card, you must set your personal 4 digit PIN. You cannot set-up your PIN until your first pay has been loaded onto your TotalPay Card.

Follow these simple steps to get started:

1. The first day you receive your pay on your card, set up your PIN by calling 1-866-402-1237 and follow the prompts.
2. Enter your card number and the last 4 digits of your social security number (this is your account access code).
3. Press 7 to access your pre-assigned PIN code, then press 2, to change the PIN code to a new PIN code you will always remember. You will be asked to confirm your new PIN number. Press 8 to return to the previous menu.
4. Press 5 to change your account access code. Enter the same personal 4-digit code that you used for your PIN code. You will be asked to confirm your new code. Do not share your PIN with others.

You are now ready to start using your card with your personal secret 4 digit code.

Authorized Electronic Signature and TotalPay® Card Agreement

I request the issuance and activation of the enclosed TotalPay stored value card by First Financial Bank. I agree to be bound by the enclosed Terms and Conditions relating to the card (the "Agreement") and agree that by retaining, activating or using the card, I consent to and accept the terms of the Agreement and that use of the account access code number in connection with the card shall constitute my electronic signature indicating such consent and acceptance. I acknowledge, agree, warrant and represent that my employer is my authorized and duly appointed agent (as well as any payroll services provider authorized by my employer to act in such capacity) to initiate any credit entries and, if necessary, to initiate any debit entries to correct an erroneous credit entry related to my card issued by First Financial Bank, and to provide identity verification information and documentation as may reasonably be required by First Financial Bank or in order to comply with applicable law and that such authorizations will remain in full force and effect until my employer has received written notification of its termination as my authorized agent in such time and manner as to afford my employer and First Financial Bank a reasonable opportunity to act on it. I acknowledge that the enclosed fee schedule (including all charges and fees therein), as may be amended from time to time, is incorporated by reference into the Agreement, that First Financial Bank may change any term of the Agreement and the fee schedule at any time (and will provide me with notice of such change if required by law), and that my retention and use of the card after the effective date of any such change will constitute acceptance of the new terms.

Experience the buying power of Visa®. Upgrade your card today.

After receiving your first pay on the card, you have the option of upgrading to a personalized VISA® debit card. There is no cost to enroll and no credit check is required*. JUST CALL 1-866-402-1237 to upgrade your card now.

Here are just a few additional benefits that you will enjoy when you upgrade:

- **Convenience** – Manage your money in one place. Your charges are itemized and separated on your regular monthly statement so you can easily manage your money and expenses.
- **Easy to use** – Use your card anywhere Visa and STAR® debit cards are accepted, and get cash at participating ATMs across the U.S. You can even use your card to pay for money transfers to Mexico and Latin America.
- **Portable** – If you've changed jobs, added a job, or moved, it's no problem – your new employer can put your pay on your card. You can also load other types of payments, including tax refunds, pay from a second job, or government benefits.
- **Safer than cash** – No need to carry large sums of money. If your card is ever lost or stolen and used without your permission, you're covered by Visa's Zero Liability Policy**.

You can use your personalized TotalPay Card just about anywhere.

When you upgrade to a personalized TotalPay Card, you can use your card instead of cash for everyday purchases – like groceries, dining out, or video rentals. You can even pay your bills by mail, over the phone, or online with your card wherever Visa debit cards are accepted. Your TotalPay Card is accepted at millions of locations nationwide – so you can use your card just about anywhere!

*Enrollment is subject to identification verification. **If your TotalPay Card is lost or stolen, you have the security of knowing your funds are protected from unauthorized purchases. Visa's Zero Liability Policy provides protection from any unauthorized purchases. U.S. issued only. Visa's Zero Liability Policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by Visa.

First Name: _____

Last Name: _____

Street Address: _____

City, State, Zip: _____

Social Security Number:

Date of Birth:

I authorize my employer to initiate credit entries and, if necessary, to initiate any actions to reverse or correct an erroneous credit entry to my paycard account, for the purpose of automatically depositing funds into my paycard account. I understand that this authorization replaces any previous authorizations and will remain in full force and effect until my employer has received written notification from me of its termination in such time and in such manner as to afford my employer and the bank a reasonable opportunity to act on it.

Signature: _____ Date: ____/____/____

**First Financial Bank,
Greenwood Village, CO**
(Member, FDIC)
ABA Routing Number: 084003997

Cardholder Support Center
7000 Goodlett Farms Pkwy 2nd FL
Cordova, TN 38016

Card Number:
Account Number:

REMOVE THE TOP SECTION AND RETURN TO YOUR EMPLOYER FOR ENROLLMENT. KEEP THE REMAINDER OF THIS FORM FOR YOUR RECORDS.

As required by the USA Patriot Act

Important Information About Procedures For Opening A Paycard Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

- When you open an account we will ask for your name, address, date of birth and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

We thank you for your understanding and for joining us in securing a safer tomorrow.

Our Privacy Policy

Privacy is important to everyone and the following principles were put into place to ensure the safety, security and confidentiality of your non-public personal information.

Information We Collect: We retain information from your account application, and we collect transaction history with us (for deposits and ATM debit cards), information about your transactions with our affiliates and non affiliated third parties and from consumer reporting agencies. This information is used to help us:

- Establish and administer your account
- Satisfy regulatory requirements
- Better understand you so that we may provide additional and improved services

Non-public Personal Information: This is information we collect in connection with providing a financial product or service that can reasonably be associated with you. Non-public personal information does not include information that is available from public sources, such as court records, government records or newspapers.

Any non-public information we collect will not be shared with affiliates or with non-affiliated third parties, except as permitted or required by law.

Protection of your information: To ensure the privacy of your information, we establish and maintain physical, electronic and procedural processes that follow federal regulations to protect your non-public personal information. Access to your personal information is limited to employees with specific business requirements. These employees are trained on the importance of customer privacy and the maintaining confidentiality of all personal business information.

**First Financial Bank
Cardholder Support Center**
Goodlett Farms Pkwy 2nd Fl.
Cordova, TN 38016
Member FDIC
1-866-402-1237

Fee Based Transactions

ATM Withdrawal – Domestic	\$1.50
International ATM Withdrawal	\$2.50
ATM Balance Inquiry or Decline (Domestic or International)	\$1.50
ATM Transactions – ON-US*	\$1.50
Balance Inquiry via IVR	\$0.00
PIN POS Transactions	\$0.25
Transcheck Purchase	\$0.00
ACH Hometown Bank Transfer	\$0.00
Paper Statement (via mail) upon request	\$2.95
Lost/Stolen Replacement	\$6.00

*The first ON-US ATM transaction per pay period is free.

Operator Assisted Fees

Balance and Deposit Inquires	\$1.00
Account Research (per hour)	\$10.00
Purchase/Validation of a Transcheck	\$1.00
Cancel a Transcheck	\$1.00

Daily Limits

ATM Daily Withdrawal Limits	\$400.00
POS Daily Limit	\$600.00
Transcheck Limit per check	\$9,999.99



TotalPay® Card

together with  money network™

Bienvenido a su Tarjeta TotalPay® Card, una tarjeta de débito prepagada que le dará acceso inmediato a sus fondos el día de pago.

Ahora puede, en forma conveniente y segura, obtener acceso a su pago sin las molestias de los cheques en papel. Solamente siga las instrucciones a continuación para empezar a usar su tarjeta.

Instrucciones para Activar la Tarjeta y Fijar el PIN

IMPORTANTE: Antes de usar su tarjeta, deberá fijar su PIN personal de 4 dígitos. No puede fijar su PIN hasta que se le haya cargado el primer salario en su tarjeta TotalPay Card.

Siga estos simples pasos para iniciar:

1. El primer día que reciba su salario en su tarjeta, fije su PIN llamando al 1-866-402-1237 y siguiendo las instrucciones.
2. Digite su número de tarjeta y los últimos 4 dígitos de su número de seguro social (éste es su código de acceso a la cuenta).
3. Presione 7 para obtener acceso a su PIN preasignado, luego presione 2 para cambiar el código PIN a un nuevo PIN que pueda recordar siempre. Se le pedirá confirmar su nuevo PIN. Presione 8 para regresar al menú anterior.
4. Presione 5 para cambiar su código de acceso a la cuenta. Digite el mismo número personal de 4 dígitos que usó para su PIN. Se le pedirá confirmar su nuevo código. No divulgue su PIN.

Ya se encuentra listo para empezar a usar su tarjeta con su código personal secreto de 4 dígitos.

Firma Electrónica Autorizada y Acuerdo TotalPay® Card

Solicito la emisión y activación de la tarjeta de prepago adjunta TotalPay por el First Financial Bank. Estoy de acuerdo en quedar obligado por los Términos y Condiciones aquí incluidos relacionados con la tarjeta (el "Acuerdo") y estoy de acuerdo en que, al retener, activar o usar la tarjeta, doy mi consentimiento y acepto los términos del Acuerdo y que el uso del código de acceso a la cuenta en conexión con la tarjeta constituirá mi firma electrónica indicando dicho consentimiento y aceptación. Reconozco, acepto, declaro y garantizo que mi empleador es mi agente autorizado y debidamente designado (así como cualquier proveedor de servicios de planilla autorizado por mi proveedor para actuar en dicha capacidad) para iniciar cualquier entrada de crédito y, si fuera necesario, iniciar cualquier entrada de débito para corregir una entrada de crédito errónea relacionada con mi tarjeta emitida por First Financial Bank, y para proporcionar información y documentación para verificación de identidad como razonablemente pueda ser exigida por First Financial Bank o para cumplir con la ley aplicable y que dichas autorizaciones permanecerán en vigencia total hasta que mi empleador haya recibido notificación escrita de su terminación como mi agente autorizado en tal tiempo y forma como para proporcionarle a mi empleador y al First Financial Bank una oportunidad razonable para actuar de acuerdo con ella. Reconozco que la tabla de tarifas adjunta (incluyendo todos los cargos y tarifas ahí incluidas), a como pueda ser modificada de cuando en cuando, es incorporada por referencia al Acuerdo, que First Financial Bank puede cambiar cualquier término del Acuerdo y la tabla de tarifas en cualquier momento (y me notificará de dicho cambio si así lo exige la ley), y que mi retención y uso de la tarjeta luego de la fecha de entrada en vigor de un cambio de este tipo constituirá mi aceptación de los nuevos términos.

Viva la experiencia del poder de compra de Visa®. Actualice hoy mismo su tarjeta.

Luego de recibir su primer salario en la tarjeta, usted tiene la opción de actualizarse a una tarjeta de débito personalizada VISA®. No hay costo adicional para inscribirse y no se requiere una investigación de crédito*. SIMPLEMENTE LLAME AL 1-866-402-1237 para actualizar su tarjeta ahora.

He aquí tan sólo algunos beneficios adicionales que disfrutará cuando actualice:

- **Conveniencia** – Administre su dinero en un solo lugar. Sus cargos se desglosarán y separarán en su estado de cuenta mensual regular para que pueda fácilmente administrar su dinero y gastos.
- **Fácil de usar** – Use su tarjeta en donde acepten tarjetas de débito Visa y STAR®, y obtenga efectivo en los cajeros ATM participantes en todo el país. Inclusive podrá utilizar su tarjeta para pagar transferencias de dinero a México y América Latina.
- **Portable** – Si ha cambiado de trabajo, agregado un trabajo, o si se ha mudado, no hay problema – su nuevo empleador podrá cargar su pago en su tarjeta. También podrá cargar otros tipos de pagos, incluyendo reintegros de impuestos, el salario de un segundo trabajo, o beneficios del gobierno.
- **Más segura que el efectivo** – No hay necesidad de llevar grandes sumas de dinero. Si su tarjeta se perdiera o fuera robada y usada sin su permiso, usted se encuentra cubierto por la Política de Cero Responsabilidad de Visa (Zero Liability Policy)**.

Usted puede usar su tarjeta personalizada TotalPay Card prácticamente en cualquier lugar.

Cuando usted actualiza a una tarjeta personalizada TotalPay Card, puede usar su tarjeta en vez de efectivo para sus compras diarias – como comestibles, cenar fuera, o alquiler de películas. Inclusive puede pagar sus cuentas por correo, teléfono o en línea con su tarjeta donde sea que acepten tarjetas de débito Visa. Su tarjeta TotalPay Card es aceptada en millones de lugares en todo el país – ¡así que podrá usar su tarjeta prácticamente en cualquier lugar!

*La inscripción está sujeta a la verificación de su identidad. **Si su tarjeta TotalPay Card se pierde o es robada, usted tiene la seguridad de saber que sus fondos están protegidos contra compras no autorizadas. La Política de Cero Responsabilidad de Visa (Zero Liability Policy) le proporciona protección contra cualquier compra no autorizada. Emitida solamente en EE.UU. La Política de Responsabilidad Cero de Visa no aplica a tarjetas comerciales ni transacciones en cajeros ATM, ni a transacciones con PIN no procesadas por Visa.

Las tarjetas son emitidas por el First Financial Bank, Miembro FDIC. Las tarjetas TotalPay Card están disponibles a través de ADP. El logo ADP es una marca registrada de ADP of North America, Inc. TotalPay es una marca de servicio registrada de ADP, Inc. TotalPay Card es una marca de servicio ADP, Inc. Visa es una marca registrada de Visa U.S.A., Inc. Las marcas STAR y STAR Logo son propiedad y están registradas por Star Systems, Inc.; las marcas de logo de MONEY NETWORK son propiedad y están registradas o usadas por Money Network Financial, LLC. Impreso en EE.UU. © 2006 ADP, Inc. y Money Network Financial, LLC. Todos los derechos reservados.

FAVOR LLENAR TODOS LOS DATOS

Nombre: _____

Apellido: _____

Calle Dirección: _____

Ciudad, Estado, Código Postal _____

Numero de Seguro Social

Fecha de Nacimiento:

Autorizo a mi patrono a iniciar asientos de crédito y, de ser necesario, iniciar cualquier acción para revocar o corregir un asiento de crédito erróneo hecho a mi cuenta *paycard*, con el propósito de depositar fondos de manera automática a mi cuenta. Entiendo que esta autorización reemplaza a cualquier autorización previa, y permanecerá en total vigencia y efecto hasta que la compañía anteriormente citada haya recibido notificación por escrito de mi parte para su finalización en tal tiempo y de tal manera como para otorgarle a la compañía anteriormente mencionada y al banco de *paycard* una oportunidad razonable para tomar acciones al respecto.

Firma: _____ Fecha: ____/____/____

**First Financial Bank,
Greenwood Village, CO**

(Miembro, FDIC)

Número de Ruta ABA : 084003997

Centro de Soporte para el Tarjetahabiente
7000 Goodlett Farms Pkwy 2o Piso
Cordova, TN 38016

Número de Tarjeta:

Número de Cuenta:

DESPRENDA LA SECCIÓN SUPERIOR Y DEVUELVA A SU EMPLEADOR PARA INSCRIBIRSE. GUARDE LA PARTE RESTANTE DE ESTE FORMULARIO PARA SUS REGISTROS.

Como lo exige la Ley USA Patriot

Información Importante Sobre Procedimientos para la Apertura
De una Cuenta Paycard

Para asistir al gobierno en la lucha contra el financiamiento proveniente del terrorismo y de actividades de lavado de dinero, la ley Federal le exige a todas las instituciones financieras obtener, verificar y registrar la información que identifique a cada persona que abra una cuenta.

Lo que esto significa para usted:

- Cuando usted abre una cuenta, le pediremos su nombre, dirección, fecha de nacimiento y otra información que nos permita identificarlo(a).
- Podríamos pedirle también ver su licencia de conducir u otros documentos identificadores.

Le agradecemos su comprensión y por unirse a nosotros en procurar un mañana más seguro.

Nuestra Política de Confidencialidad

La privacidad es importante para todos y los siguientes principios fueron implementados para procurar la seguridad y confidencialidad de su información personal no pública.

Información que Recolectamos: Retenemos información de su solicitud de cuenta, y recolectamos su historial de transacciones con nosotros (para depósitos y tarjetas de débito para ATM), información sobre sus transacciones con nuestros afiliados y terceras partes no afiliadas, y de agencias de reporte al consumidor. Esta información es usada para ayudarnos a:

- Establecer y manejar su cuenta
- Satisfacer requisitos de ley
- Comprenderle mejor para poder brindarle servicios adicionales y mejorados

Información Personal No Pública: Ésta es información que recolectamos en conexión con brindarle un producto o servicio financiero que pueda razonablemente asociarse a usted. La información personal no pública no incluye información disponible en fuentes públicas, tales como registros de tribunales, registros de gobierno o diarios.

Cualquier información no pública que recolectemos no será compartida con afiliadas ni terceros no afiliados, excepto a como lo permita o exija la ley.

Protección de su información: Para asegurar la privacidad de su información, establecemos y mantenemos procesos físicos, electrónicos y de procedimiento que siguen normas federales para proteger su información personal no pública. El acceso a su información personal es limitada a empleados con requisitos comerciales específicos. Estos empleados son entrenados con respecto a la importancia de la privacidad del cliente y de mantener la confidencialidad de toda información personal de negocios.

First Financial Bank
Centro de Soporte al Tarjetahabiente
Goodlett Farms Pkwy 2do Piso.
Cordova, TN 38016
Miembro FDIC
1-866-402-1237

Transacciones Basadas en Tarifas

Retiro en Cajero ATM - Domestico	\$1.50
Retiro en Cajero ATM – Internacional	\$2.50
Todas las Consultas de Saldo o Denegaciones en Cajero ATM	\$1.50
Transacciones en Cajero ATM – ON-US	\$1.50
Consulta de Saldo via IVR	\$0.00
Transacciones en Punto de Ventas Con PIN	\$0.25
Compra de un cheque Transcheck	\$0.00
Transferencia de Banco ACH En el Lugar de Domicilio	\$0.00
Estado de Cuenta en Papel a solicitud (vía correo)	\$2.95
Reemplazo por Perdida/Robo	\$6.00

*La primera transacción ON-US en cajero ATM periodo de pago de salario es gratuita.

Tarifas para Asistencia por Operadora

Consultas de Saldo y Deposito	\$1.00
Investigación de Cuenta (por hora)	\$10.00
Compra/Validación de un Transcheck	\$1.00
Cancelacion de un Transcheck	\$1.00

Daily Limits

Limite de Retiro Diario en ATM	\$400.00
Limite de Transacciones Diarias en Puntos de Venta	\$600.00
Limite Transcheck (por cheque)	\$9,999.99

D. Delays - If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

E. Business Days - For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Types of Electronic Fund Transfers. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your Products.

A. International Transactions – Signature debit transactions are not permitted at merchant locations outside the U.S. When using your Card at a merchant location outside the U.S., you must enter your PIN. The merchant, network or card association that processes the transaction may convert any related debit or credit into U.S. dollars in accordance with its then current policies. The conversion rate on the processing date may differ from the rate on the date of the transactions. This percentage amount is independent of any amount charged by us in accordance with the Fee Schedule.

B. Electronic Funds Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic funds transfers between your TotalPay Balance and the third party's account, provided, however, that only personal NOW accountholders may arrange for payments to their TotalPay Balance beyond salary. Transfers to make or receive payments may be one-time occurrences or may recur as directed by you. These transfers may use ACH or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of its policy. In all cases, the transaction will require you to provide the third party with your Card number and bank information. You should only provide your bank and TotalPay information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

- Preauthorized credits. You may make arrangements for certain direct deposits to be made into your TotalPay Balance. (Only personal NOW accountholders may arrange for payments beyond salary).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your TotalPay Balance.

C. Telephone Transactions - You may access your TotalPay Balance by telephone 24 hours per day at 1-866-402-1237 by using your touch-tone phone, Card number, and Code to:

- Find out the current amount of your TotalPay Balance.
- Initiate an ACH transfer to another financial institution.
- Purchase a Transcheck.

D. Additional Customer Service - You may also reach a customer service representative by telephone to:

- Inquire about your Products, including payroll deposit verification.
- Purchase a Transcheck.
- Obtain Transcheck number/amount verification.
- Cancel a Transcheck.

E. ATM Transactions - You may access your TotalPay Balance by ATM using your Card and personal identification number to:

- Get cash withdrawals.
- Find out the current amount of your TotalPay Balance.

F. Debit Card Transactions - You may access your TotalPay Balance to:

- Purchase goods.
- Pay for services.
- Get cash from a merchant, if the merchant permits, or from a participating financial institution.

Some of these services may not be available at all terminals.

G. ATM and Debit Card Transactions – limitations on frequency and dollar amounts. Certain limitations on the frequency and dollar amount of ATM and debit card transactions apply to your account. Please refer to the fee schedule for specific information.

H. Split Transactions – A “split-tender” transaction splits the transaction amount between your Card and another form of payment. Depending on the merchant's policy, you may be able to use your Card toward a portion of the final purchase price, and then use another form of payment to pay the balance of the final purchase price. This is called a “split tender” transaction. You must ask the merchant if they can accept two forms of payment for your purchase. If the merchant agrees, first request that the merchant place a specific dollar amount on the other form of payment (e.g., the final transaction amount less the balance of the funds available on your Card), and then use the Card to pay the remaining balance. Note that some merchants, particularly department stores, do not allow split tender transactions, or will only allow a split-tender transaction if the other form of

payment is cash or check. Internet and most mail order merchants do not allow split-tender transactions.

I. Fees For Electronic Transactions - Indicated below is certain information about fees associated with Electronic Fund Transfers which may apply to your Products:

- We do not charge for direct deposits to your TotalPay Balance.
- We charge a fee for outgoing ACH account transfers and certain other transactions and services.
- Please refer to the fee schedule for information on applicable charges.

Confidentiality. We may disclose information to third parties about your Products or the transfers or payments you make:

- Where it is necessary for completing payments or transfers;
- In order to verify the existence and condition of your Products for a third party, such as a credit bureau or merchant;
- For security purposes and fraud deterrence;
- In order to comply with government agency or court orders;
- If you give us your written permission; or
- As explained in the separate Privacy Disclosure.

Documentation.

A. Terminal transfers - You can get a receipt at the time you make any transfer to or from your TotalPay Balance using one of our automated teller machines or point-of-sale terminals.

B. Preauthorized credits - If you have arranged to have direct deposits made to your TotalPay Balance at least once every 60 days from the same person or company, you can call us at 1-866-402-1237 or 901-371-8000 extension 16733 to find out whether or not the deposit has been made.

C. Account Activity - You may obtain a 60-day history of your account activity, as well as the current amount of your TotalPay Balance, by accessing our Web Site at www.moneynetwork.com. You may also obtain a written 60-day transaction history by calling 1-866-402-1237 or writing us at TOTALPAY CARD CUSTOMER SERVICE, 7000 GOODLETT FARMS PARKWAY, SECOND FLOOR, CORDOVA, TENNESSEE 38016.

D. Periodic statements - You may elect to get a monthly statement. The current fee for periodic statements is listed in the fee schedule.

E. Disclosures – At your request, we will provide you with an additional paper copy of these Terms and Conditions or Privacy Policy or any amendments, but you may be charged a fee for the additional copy.

Preauthorized Payments.

A. Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments from your TotalPay Balance, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this document in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Please refer to the fee schedule for information on stop payment order charges.

B. Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

C. Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments 3 business days or more before the transfer is scheduled and according to our agreement with you, and we do not do so, we will be liable for your losses or damages proximately caused by our failure, as the law imposes in such cases.

Our Liability. If we do not complete a transfer to or from your TotalPay Balance on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, as the law imposes in such cases. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your TotalPay Balance to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If any failure on our part was not intentional and resulted from a bona fide error, notwithstanding procedures to avoid such error, except for actual damages (which do not include indirect, incidental, special or consequential damages).

• There may be other exceptions stated in our agreement with you.

ATM Fees. When you use an ATM, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

Error Resolution Notice. In case of errors or questions about your electronic transfers, telephone or write us at the telephone number or address listed in this document, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after the earlier of the date you electronically accessed your account activity or the date we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and Card number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your TotalPay Balance within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your TotalPay Balance.

For errors involving new TotalPay Services participants, point-of-sale, or a foreign-initiated transaction, we may take up to 90 days to investigate your complaint or question. For new TotalPay Services participants, we may take up to 20 business days to credit your TotalPay Balance for the amount you think is in error. You are considered a new TotalPay Services participant for the first 30 days after the first deposit is made on your behalf, unless each of you already has a prior established account with us.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call 1-866-402-1237 or visit www.moneynetwork.com.

YOUR ABILITY TO WITHDRAW FUNDS

Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to make payments that you have authorized. If you cancel a Transcheck in accordance with the Transcheck Instructions provided with your Card, we will credit your TotalPay Balance within one business day after our receipt of your Transcheck and other required information.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. on a day we are not open, we will consider that the deposit was made on the next business day we are open.

TRUTH-IN-SAVINGS DISCLOSURE.

No interest is paid on your TotalPay Balance. Please refer to the separate fee schedule that was provided in your account opening kit (or if you are a personal NOW accountholder, the fee schedule contained in Section 24 of this Agreement) for additional information about charges.

TOTALPAY CARD CUSTOMER SERVICE
7000 GOODLETT FARMS PARKWAY, SECOND FLOOR
CORDOVA, TENNESSEE 38016
Phone: 1-866-402-1237
24 hours per day
Seven days per week



TERMS AND CONDITIONS OF YOUR TOTALPAY SERVICES

This document, together with all other documents we provide to you pertaining to the TotalPay Card (“Card”) and all associated products, including without limitation the Transcheck product (together with the Card, the “Products”), constitutes a contract (“Agreement”) which sets forth the agreed terms of the Products and their uses, and the responsibilities and liabilities of both the Card issuer and you, the “Cardholder.”

As used in this Agreement the words “we,” “our,” and “us” mean First Financial Bank, a federally insured depository institution located in Greenwood Village, Colorado (the “Card issuer”), and all associated affiliates and associations required to fulfill the terms and manage your Products. The words “you” and “your” mean the Cardholder and anyone else with the authority to deposit, withdraw, or exercise control over the funds associated with your Products. The word “Employer” means the employer or other person who enrolled you for the Card, and the word “Depository” refers to a federally insured depository institution selected by us and your Employer to serve as a depository of salary or other compensation payments paid to you by your Employer, pursuant to an irrevocable trust agreement between your Employer and First Financial Bank in its capacity as trustee (“Trustee”).

The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so the singular includes the plural and the plural includes the singular.

1. ACCEPTANCE OF AGREEMENT.

By accepting, retaining, activating or using the Card or other Products:

- You agree to this Agreement and all other documents we provide to you, including but not limited to the fee schedule.
- You affirm that the personal identification information and documentation that you provided to your Employer, which constitutes part of this Agreement, is true and complete, and you authorize us, directly or through third parties, to make inquiries we consider necessary to validate such information, including checking third party databases.
- You acknowledge that this Agreement contains a provision requiring binding arbitration for the resolution of disputes.
- You acknowledge our Privacy Policy.
- You consent to receive disclosures in electronic form in connection with your Products and TotalPay Balance.

2. BINDING AGREEMENT; NO INTEREST; NO GUARANTEE; AUTOMATIC ROLLOVER

This Agreement is a binding legal obligation. You confirm and agree that the funds deposited to your Card (“TotalPay Balance”) are maintained by Trustee in a pooled account at Depository for the benefit of you and other employee participants and are not obligations of, or guaranteed by, First Financial Bank. You will not earn interest on your TotalPay Balance. You authorize withdrawals of funds from your TotalPay Balance for the transactions, fees and charges under this Agreement. You acknowledge and agree that your TotalPay Balance will automatically convert to a deposit account at First Financial Bank under certain circumstances as further described in Section 24 of this Agreement, including if you cease to receive salary or other compensation payments from your Employer.

3. USE OF TRANSCHECKS.

An initial stock of Transchecks is provided with your Card. You may choose to access your pay each or any pay period by completing a Transcheck, rather than through any use of the Card, by using the Interactive Voice Response Unit (IVRU) at 1-888-913-0900. The IVRU process requires you to enter the digits on your Card in order to access your funds with a Transcheck. The pre-authorized amount plus any applicable fees will be debited against your TotalPay Balance immediately. The first Transcheck that you use during each payroll payment period is free. Please note that once you receive a transaction and/or authorization number, the Transcheck is valid for the amount authorized. To learn how to cancel a Transcheck after it has been authorized and receive credit to your TotalPay Balance, please refer to the Transcheck Instructions that accompanied your Card. To order additional Transchecks, please contact TOTALPAY CARD CUSTOMER SERVICE at 7000 GOODLETT FARMS PARKWAY, SECOND FLOOR, CORDOVA, TENNESSEE 38016.

4. FEES.

You authorize us to deduct the fees as set forth in the fee schedule directly from your TotalPay Balance as accrued. We reserve the right to, from time to time, revise the fee schedule, and will notify you accordingly. You will pay any additional reasonable charges for services you request which are not covered by this document.

5. RESPONSIBILITY.

You agree that you are financially responsible for all uses of your Products and for the information provided to us, our representatives, agents or employees, by you or others permitted to use either your passwords or other personal identifying names or other information, whether by Web site data entry, ATM use, or otherwise. You also agree to be individually liable for any shortage resulting from charges or overdrafts, whether caused by you or another with access to your Card or other Products. This liability is due immediately, and can be deducted directly from your TotalPay Balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you authorized the item or benefited from the charge or overdraft. This includes liability for our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

6. OWNERSHIP AND USE OF THE CARD AND PRODUCTS.

Your Card and other Products are and will remain our property. However, you will be solely and completely responsible for the possession, use and control of your Products. You must surrender or destroy the Card, any Transchecks and any other applicable Products immediately upon our request. No Products shall be used for illegal purposes.

7. APPLICABLE LAW.

This Agreement is governed by applicable federal laws and the laws of the State of Colorado, irrespective of the choice-of-law provisions of any state. Nevertheless, if we are served garnishments, summons, subpoenas, orders or legal processes of any type, we are entitled to rely on the representations therein and may comply with them in our own discretion without regard to jurisdiction.

8. CHANGE IN YOUR ADDRESS.

You must tell us in writing when you change your address. Please write to us at the TotalPay Card Customer Service address provided at the end of this Agreement. You agree that any communication sent to you at your last address on record with us will be deemed to have been received by you.

9. RESOLUTION OF DISPUTES.

For cardholders except those who reside in California: Any dispute or claim arising from or relating to the Card, the Products, this Agreement or any transaction related thereto, including any dispute or claim regarding the applicability of this provision, shall be settled by binding arbitration administered by the National Arbitration Forum (“NAF”) under its Code of Procedure in effect at the time the claim is filed, with such arbitration to be held in the most populous city in the state in which you reside, or in such other location as you and we (each a “party” and collectively, “parties”) may mutually agree. Each party shall bear its own attorneys’, experts’ and witness fees, which shall not be considered costs of arbitration. Judgment on any award rendered by the arbitrator may be entered in and enforced by any court having jurisdiction thereof. The parties agree that neither of them shall have the right to participate as a member of any class of claimants pertaining to any claim subject to arbitration under this paragraph and that claims of third parties shall not be joined in any arbitration between the parties. Information may be obtained and claims may be filed at any office of the National Arbitration Forum, www.arbitration-forum.com, or at P.O. Box 50191, Minneapolis, MN 55405. The parties acknowledge and agree that this arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. If any portion of this paragraph is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this paragraph. THE PARTIES ACKNOWLEDGE AND AGREE THAT, EXCEPT AS EXPRESSLY PROVIDED IN THIS PARAGRAPH, THEY ARE WAIVING ALL RIGHTS TO A TRIAL BY COURT AS A MEANS OF RESOLVING ANY DISPUTES ARISING OUT OF OR RELATING TO THIS AGREEMENT.

10. WAIVER OF TRIAL BY JURY.

YOU AND WE HEREBY WAIVE ALL RIGHTS TO A TRIAL BY JURY AS A MEANS OF RESOLVING ANY DISPUTES ARISING OUT OF OR RELATING TO THIS AGREEMENT.

11. PERIOD BY WHICH DISPUTE MUST BE BROUGHT.

You agree that any arbitration or court action involving your Products or your TotalPay Balance must be brought within one year of the date the cause of action arose.

12. LIMITATION OF LIABILITY.

EXCEPT AS OTHERWISE REQUIRED BY LAW, IN NO EVENT SHALL WE, THE TRUSTEE OR THE DEPOSITORY BE LIABLE FOR: (A) DAMAGES ARISING FROM OR RELATING TO THE CARD OR PRODUCTS OR THIS AGREEMENT, BEYOND THE SUM OF ONE HUNDRED DOLLARS (\$100) (IN ADDITION TO REMITTING TO YOU YOUR TOTALPAY BALANCE, IF ANY); OR (B) ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES. THESE CONDITIONS CANNOT BE CHANGED OR SUPPLEMENTED EXCEPT BY A WRITING SIGNED BY US. WE ARE NOT AFFILIATED WITH OR RESPONSIBLE FOR THE ACTIONS OR OMISSIONS OF YOUR EMPLOYER.

ANY DISPUTES THAT ARISE BETWEEN YOU AND YOUR EMPLOYER ARE NOT OUR RESPONSIBILITY.

13. CLAIMS AGAINST MERCHANTS.

We are not responsible for goods or services you purchase or lease by using a Card for a POS/PIN transaction. We are not subject to any claims or defenses you may have against a merchant in connection with any POS/PIN transaction or the underlying merchant transaction.

14. WEB SITE AND ACTIVITY.

Although considerable effort is expended to make our Web Site and other operational and communications channels available around the clock, we do not warrant these channels to be available and error free every minute of the day. You agree that we will not be responsible for temporary interruptions in service due to maintenance, Web Site changes, or failures, nor shall we be liable for extended interruptions due to failures beyond our control, including but not limited to the failure of interconnecting and operating systems, computer viruses, forces of nature, labor disputes and armed conflicts. You agree to act responsibly with regard to the Web Site and its use. You will not violate any laws, interfere or disrupt computer networks, impersonate another person or entity, violate the rights of any third party, stalk, threaten or harass anyone, gain any unauthorized entry, or interfere with the Web Site's systems and integrity. We shall not bear any liability whatsoever for any damage or interruptions caused by any “computer viruses” that may affect your computer or other equipment. We advise the regular use of a reputable and readily available virus screening and prevention software.

15. LINKS.

Our Web Site may contain links to other web sites, provided as a convenience to you and not an endorsement by us. We are not responsible for the content of any such Web Site, which you enter at your own risk.

16. FUNDING YOUR CARD.

The Card is a reloadable stored value card equal to the value of your TotalPay Balance. Your TotalPay Balance depends on the amount of funds that have been deposited by your Employer. Compensation payments to you will be deposited electronically and maintained in a pooled account at the Depository established for the benefit of you and other employees or payees of Employer in the name of Trustee. The pooled account is insured by the Federal Deposit Insurance Corporation (“FDIC”). Pursuant to an agreement with the Trustee, your Employer disclaims any rights to any interest in any of the funds in the pooled account, and acknowledges and agrees that the funds in the pooled account do not constitute property of Employer, but instead constitute property of the employees on whose behalf the funds are held.

17. SOURCES OF FUNDING.

Salary or other compensation due to you from your Employer, as an employee or payee, may be deposited via electronic transfer as arranged between your Employer, us, the Depository and the Trustee. Your Employer will report the deposit of funds by your Employer to the appropriate governmental agencies and you will receive the appropriate notification, for the purposes of tax reporting, from your Employer. We bear no responsibility, whatsoever, for any such reporting or tax liabilities. You may not deposit or arrange for additional deposits (whether by electronic transfer, cash or paper check) unless we agree to provide that service by allowing you to designate additional funds and/or funding methods. If you request a Transcheck from your TotalPay Balance and do not redeem it, the Transcheck may be returned to us and the funds, less any applicable fees, will be reapplied to your TotalPay Balance.

18. ERRORS OR OVERPAYMENTS.

Your Employer may retain the right to deduct funds from your TotalPay Balance in order to correct a previous error or overpayment to you, and you authorize us and the Trustee to accept instructions from your Employer to add or deduct funds from your TotalPay Balance, and in the case of a deduction to return those funds to your Employer.

19. OUR RIGHT TO OFFSET.

We have the right to offset against your TotalPay Balance any indebtedness owed by you to us, whether individually or jointly owed. We may offset against your TotalPay Balance either before or after your death without demand or notice to you. We will not be liable for any dishonored transaction entry that results.

20. WITHDRAWALS.

We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing your products. We will use the date the transaction is completed by us (as opposed to the date you initiated it) to apply to any frequency or amount limitations. The fact that we may honor withdrawal requests that overdraw your available TotalPay Balance does not obligate us to do so later. See the funds availability policy disclosure for information about when you can withdraw funds from your TotalPay Balance.

21. REFUNDS.

If you are entitled to a refund for any reason for goods or services obtained with the Card or the Products, you agree to accept credits to your Card in place of cash.

22. AMENDMENTS.

We may amend this Agreement by delivering notice of the amendment to you in the manner agreed to by you and us or to your last address as shown on our records. Unless necessary to protect system security, you will be given at least 21 days notice prior to the effective date of any amendment which results in an increased fee or charge, an increase in your liability, a reduction in our services, or stricter limitations on transaction or withdrawal rights. By maintaining a TotalPay Balance or continued use of the Card or Products, you agree to any such changes or amendments.

23. TERMINATION.

We may, at any time, for any or no reason, terminate this Agreement and/or temporarily or permanently suspend your right to use your Card and any other Products. You agree to destroy your Card, any Transchecks and any other applicable Products if this Agreement is terminated. We will cause your TotalPay Balance to be remitted to you, which we may do by crediting (or instructing the Trustee to credit) the debit or credit card account you may have designated or by remitting (or instructing the Trustee to remit) a paper check to the name and address last provided by you. You also may terminate your Card at any time, either online or by calling 1-866-402-1237. In any event, a cancellation fee may be charged. The termination of your Card will not discontinue your participation in this program for receipt of salary and other compensation payments from your Employer, or your ability to access those funds by Transcheck, unless we receive written notification from your Employer that you have made alternative arrangements for the delivery of your salary and other compensation in a manner satisfactory to your Employer. The following sections shall survive and remain in effect in accordance with their terms upon termination of this Agreement: Sections 6 through 13, Section 23, Section 25 and Section 26.

24. TRANSFER OF BALANCE TO PERSONAL NOW ACCOUNT.

You may, at any time, elect to have us establish an individual negotiable order of withdrawal (“NOW”) account in your name at First Financial Bank, into which we will instruct the Trustee to deposit your TotalPay Balance. Thereafter all deposits to your TotalPay Balance would be made directly into such NOW account. Establishing a NOW account will enable you to arrange for additional electronic deposits to your TotalPay Balance beyond your salary (cash and paper check products remain restricted). If established, your NOW account shall constitute a Product and any funds contained therein shall constitute your TotalPay Balance, which will continue to be accessible through your existing Card (unless and until your Card is replaced by us), Transchecks or other applicable Products. Your TotalPay Balance would continue to be insured by the FDIC and would continue to earn no interest. If established, your NOW account shall be governed by the terms of this Agreement, subject to the following:

- We reserve the right to require at least seven days written notice prior to your withdrawal of any funds from your TotalPay Balance. Federal law requires this statement for NOW accounts.
- We will send you a monthly NOW account statement unless there are no transfers in a particular month. In any case, we will send you the statement at least quarterly. If your statement shows transfers that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time.
- Your NOW account shall be subject to additional fees. Please refer to the fee schedule for information on such additional charges.

In the event your Employer notifies us that your employment has terminated or fails to make any deposits on your behalf for over 30 days, we will automatically establish a NOW account in your name and direct the Trustee to transfer any remaining funds to that account. If your money is transferred to a NOW account due to lack of deposit activity, but your employment has not been terminated, please call 1-866-402-1237 and you will be given an opportunity to reverse the transfer and be credited for any additional fees incurred as a result of the transfer.

The following fee schedule shall apply to all personal NOW accounts established as provided in this section:

FEE SCHEDULE	
ATM Withdrawals	\$ 1.50
International ATM Withdrawal	\$ 2.50
PIN-based POS Transactions	\$ 0.25
Signature Debit Transactions	\$ 0.00
Signature Debit Counter Bank Withdrawal (Cash Advance)	\$ 5.00
ATM Declined Transaction	\$ 1.50
ATM Balance Inquiries	\$ 1.50
Inquiries VRU Phone	\$ 0.00
ACH Account Transfers (outgoing)	\$ 0.00
Purchase of a Transcheck	\$ 0.00
Monthly Statement (via Internet)	\$ 0.00

Duplicate Paper Monthly Statement (via mail)	\$ 2.95
New Stop Payment	\$10.00
Insufficient Funds	\$10.00
Lost Stolen Replacement card (via mail)	\$ 9.95
<i>(Additional charge for overnight delivery)</i>	
Monthly Account Maintenance	\$ 2.95
OPERATOR ASSISTED FEES	
Balance and Deposit Inquiries	\$1.00
Account Research	\$10.00/hr
Purchase of a Transcheck	\$1.00
Cancellation of a Transcheck	\$1.00
Verification of a Transcheck	\$1.00
DAILY LIMITS	
ATM Daily Withdrawal Limit	\$400.00
POS Daily Transaction Limit	\$600.00
Transcheck Limit	\$9,999.00 per check

The balance remaining in your personal NOW account may become unclaimed funds escheatable to the state, if, as shown by our records, you have not, within the statutory period, requested refund of your amounts on deposit, corresponded with us concerning your Card or personal NOW account, or transacted any business with your Card or personal NOW account. If that occurs, the funds will escheat to the state in which your last known address was located, according to our records.

25. SEVERABILITY AND WAIVER.

The invalidity of any provision of this Agreement shall not affect the validity of other provisions. Any waiver of any term or condition of this Agreement shall not operate or be construed as a continuing waiver of such term or condition or any other term or condition.

26. ASSIGNMENT.

You may not assign, convey, subcontract, sell or transfer any of your rights or obligations with regard to your Products. We may assign this Agreement and any of our rights and obligations at any time, subject to any notice required by law. Any of our obligations under this Agreement may be performed by third parties on our behalf.

27. THIRD PARTY SERVICES.

From time to time third party services (e.g., money transfer services) may be marketed and made available to you in connection with your Card. We are not responsible for these services. We are not subject to any claims or defenses you may have against the provider of such services.

ELECTRONIC FUND TRANSFERS DISCLOSURES

Your Rights and Responsibilities; Liability for Unauthorized Transfers. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

A. Loss or Theft - Tell us AT ONCE if you believe your Card, or any other Product, and/or personal identification number (“PIN”) or account access code (“Code”) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your TotalPay Balance. If you believe your Card, or any other Product, and/or PIN or Code has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call: 1-866-402-1237 or write: TOTALPAY CARD CUSTOMER SERVICE, 7000 GOODLETT FARMS PARKWAY, SECOND FLOOR, CORDOVA, TENNESSEE 38016.

B. Consumer Liability - If you believe your Card, PIN or Code has been lost or stolen, or that you have lost information that would enable someone to authorize a Transcheck without your permission, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card, PIN or Code or authorized a Transcheck without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or information, and we can prove we could have stopped someone from using your Card, PIN or Code or authorizing a Transcheck without your permission if you had told us, you could lose as much as \$500.

C. Telling us in Time - Also, if your account activity shows transfers that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the account activity was made available to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time.

Your guide to using the TotalPay[®] Card



TotalPay[®] Card

together with  money network

¿Habla Español? Vea adentro.

It's Easy To Use

Getting Started

Important: Before using your card, you must set your personal 4 digit PIN. You cannot set-up your PIN until your first pay has been loaded onto your TotalPay Card.

1. The first day you receive your pay on your card, set up your PIN by calling 1-866-402-1237 and follow the prompts.
2. Enter your card number and the last 4 digits of your social security number (this is your account access code).
3. Press 7 to access your pre-assigned PIN code, then press 2, to change the PIN code to a new PIN code you will always remember. Press 8 to return to the previous menu.
4. Press 5 to change your account access code. Enter the same personal 4-digit code that you used for your PIN code. You will be asked to confirm your new code.

Reminder: Never give out your PIN.

You are now ready to start using your card with your personal secret 4-digit code.

Use Your Card for Everyday and Special Purchases

1. **Use your TotalPay Card:** Use your TotalPay card at millions of ATMs and retail locations across the U.S. Call 1-800-809-0308 or visit www.allpointnetwork.com to locate a surcharge-free ATM near you.
2. **Check your balance** – Know how much you have available on the card before you shop. Visit www.moneynetwork.com and click on the TotalPay card link to access your account or call 1-866-402-1237 and follow the prompts to check your balance.
3. **Keep track of your money** – remember to note how much you spend, and subtract it from your balance. Don't forget to immediately record your pay loads and ATM withdrawals too.

How to make purchases

When making purchases using a PIN pad:

1. Swipe your card through the PIN pad.
2. Press "ATM/Debit" and enter your 4 digit PIN.
3. If you want to get cash back, select "Cash Back" or ask the clerk for cash back.
4. Verify the amount of your purchase, plus any cash back.

To get cash from an ATM

1. Insert your card and follow the steps on the screen.
2. Enter your PIN and select **"Withdraw from Checking."**
3. Select the amount of cash you want to withdraw.
4. Be sure to take your card and receipt.

Not enough money on the card

If you want to make a purchase but don't have enough money on your card, some merchants may allow you to make a partial payment with your card and pay the remainder with cash.

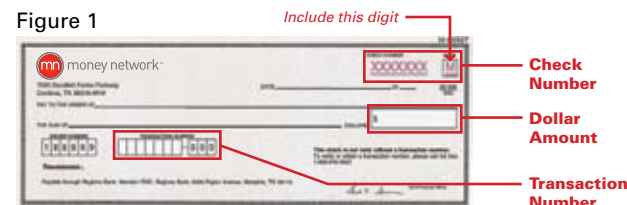
Know How it Works

Here are some tips for using your TotalPay Card and TranscheckSM check:

How to access your funds with a TRANSCHECK check

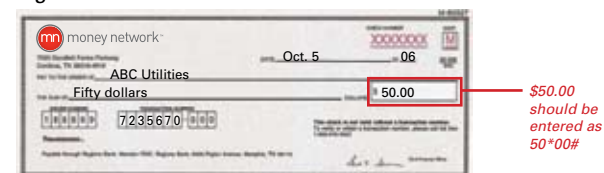
1. Call 1-866-402-1237 and press 1.
2. Follow voice prompt for account login.
3. Press 4 to load your Transcheck with funds.
4. Enter the 8 or the 10-digit **Check Number**, which includes the **Digit** number followed by the "#" sign. (See figure 1)
5. Follow the voice prompts to enter the **Dollar Amount** followed by the "#" sign.
6. Record the 7 digit **Transaction Number** that you are given from the voice automated system. (See figure 2)
7. Complete the Transcheck with the date, recipient's name and dollar amount. (See figure 2)

Figure 1



Your completed Transcheck will look like the illustration below.

Figure 2



Cancelling a Transcheck

Once you have received the transaction number for your Transcheck, the money is deducted from your available TotalPay Card balance. If you need to cancel the Transcheck after it has been purchased, call customer service and speak to a representative. You will be asked to send the Transcheck check to customer service in order to have the funds reapplied to your TotalPay Card balance.

Cashing your Transcheck check

You can cash your Transcheck paper check for free at participating Wal-Mart stores*. Transcheck checks can also be cashed at participating banks and check cashers where fees may apply.

The STAR[®] and the STAR Logo marks are owned and registered by Star Systems, Inc.; the MONEY NETWORK and the MN MONEY NETWORK logo marks are owned and registered or used by the Money Network Financial, LLC; and the TRANSCHECK mark is owned and used by Concord EFS, Inc., all of which are affiliated companies of First Data Corporation. The ADP[®] logo is a registered trademark of ADP of North America, Inc. TotalPay is a registered service mark of ADP, Inc. TotalPay Card is a service mark of ADP, Inc. © 2006 ADP, Inc. and Money Network Financial, LLC. All Rights Reserved Printed in USA.

* Check cashing services are not available in Wal-Mart stores located in Rhode Island, New Jersey, New York, Massachusetts and Connecticut as well as 1% of other store locations. Consumers should call ahead to local Wal-Mart locations to determine if check cashing services are available. Transcheck check cashing at Wal-Mart is limited to \$1,100 per person per week.

Su guía para usar la tarjeta TotalPay® Card



TotalPay® Card
together with  money network

¿Habla Español? Vea adentro.

Cómo Iniciar

Importante: Antes de usar su tarjeta, deberá fijar su PIN personal de 4 dígitos. No puede fijar su PIN sino hasta que haya recibido su primero salario en su tarjeta TotalPay Card.

1. El primer día que reciba el pago en su tarjeta, fije su PIN llamando al 1-866-402-1237 y siguiendo las instrucciones.
2. Introduzca su número de tarjeta y los últimos 4 dígitos de su número de seguro social (éste es su código de acceso a la cuenta).
3. Presione 7 para obtener acceso a su PIN preasignado, luego presione 2 para cambiarel PIN a un nuevo código de PIN que podrá recordar siempre. Se le solicitará confirmar su nuevo PIN. Presione 8 para regresar al menú anterior.
4. Presione 5 para cambiar su código de acceso a la cuenta. Introduzca el mismo código personal de 4 dígitos que usó para su PIN. Se le solicitará confirmar su nuevo código.

Recordatorio: Nunca divulgue su PIN.
Usted ya está listo para empezar a usar su tarjeta con su código personal secreto de dígitos.

Use Su Tarjeta Para Compras Diarias y Especiales

1. **Use su tarjeta TotalPay Card:** Use su tarjeta en millones de cajeros ATM y locales de venta al detalle por todo el país. Llame al 1-800-809-0308 o visite www.allpointnetwork.com para localizar un cajero ATM libre de recargos cerca de usted.
2. **Revise su Saldo** – Sepa cuánto tiene disponible en la tarjeta antes de comprar. Visite www.moneynetwork.com y haga clic sobre el vínculo de TotalPay card para ingresar a su cuenta o llame al 1-866-402-1237 y siga las instrucciones para revisar su saldo.
3. **Lleve la cuenta de su dinero** – recuerde tomar nota de cuánto ha gastado y réstelo de su saldo. No olvide registrar inmediatamente sus depósitos y retiros del cajero ATM también.

Cómo llevar a cabo compras

Al hacer compras usando un tablero para PIN:

1. Deslice su tarjeta por el tablero para PIN.
2. Presione "ATM/Debit" y digite su PIN de 4 dígitos.
3. Si desea obtener reintegro de efectivo a solicitud (cash back), presione "Cash Back" o solicítele el reintegro de efectivo al cajero.
4. Verifique el monto de su compra, además de cualquier reintegro de efectivo.

Para obtener efectivo de un cajero ATM

1. Inserte su tarjeta y siga las instrucciones en la pantalla
2. Digite su PIN y seleccione **"Retiro de Cuenta Corriente."**
3. Seleccione la cantidad de efectivo que desea retirar.
4. Asegúrese de tomar su tarjeta y recibo.

Dinero insuficiente en la tarjeta

Si desea hacer la compra pero no tiene suficiente dinero en su tarjeta, algunos locales comerciales podrían permitirle hacer un pago parcial con su tarjeta y pagar el resto con efectivo.

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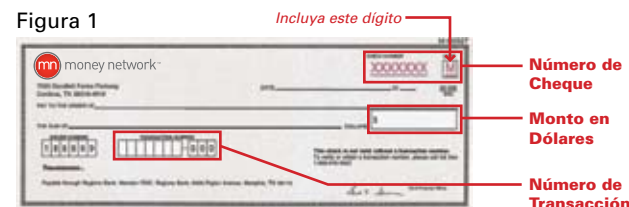
Sepa Cómo Funciona

Aquí tiene algunos consejos para usar su cheque TotalPay Card y TranscheckSM:

Cómo Obtener Acceso a sus Fondos con un Cheque TRANSCHECK

1. Llame al 1-866-402-1237 y presione 1.
2. Siga las instrucciones de voz para entrar a su cuenta.
3. Presione 4 para cargar su cheque Transcheck con fondos.
4. Digite el **número de cheque** de 8 o 10 **dígitos**, el cual incluye el dígito seguido del signo. "#" (Ver figura 1)
5. Siga las instrucciones de voz para introducir el **monto en dólares** seguido del signo "\$"
6. Registre el **número de transacción** de 7 dígitos que le suministra el sistema automatizado de voz. (Ver figura 2)
7. Complete el cheque Transcheck con la fecha, nombre del receptor y monto en dólares. (Ver figura 2)

Figura 1



Su cheque Transcheck completado se verá como la siguiente ilustración.
Figura 2



Cómo Cancelar un Cheque Transcheck

Una vez que haya recibido el número de transacción para su cheque Transcheck, el dinero será rebajado de su saldo disponible TotalPay Card. Si necesita cancelar el cheque Transcheck luego de haber sido comprado, llame a servicio al cliente y hable con un representante. Se le solicitará enviar el cheque Transcheck a servicio al cliente para que sus fondos puedan ser reaplicados a su saldo de tarjeta TotalPay Card.

Cómo Cambiar por efectivo su cheque Transcheck

Usted podrá cambiar por efectivo su cheque de papel Transcheck gratis en las tiendas Wal-Mart participantes*. Los cheques Transcheck también pueden ser cambiados por efectivo en bancos y locales para cambio de cheques participantes, donde podrían aplicar tarifas.

* El servicio de cambio de cheques no está disponible en las tiendas Wal-Mart localizadas en Rhode Island, New Jersey, New York, Massachusetts y Connecticut, además del 1% de las demás tiendas. El consumidor deberá llamar previamente a los locales Wal-Mart para averiguar si tienen disponible servicio de cambio de cheques. El cambio de cheques Transcheck está limitado a \$1,100 por persona por semana.